

# **EXHIBIT A**

# USA Capital

## First Trust Deed Investment

- Borrower:** Bundy Canyon Land Development, LLC  
The borrower is a joint venture between USA Investment Partners, Chris Pederson, and Kevin Everett.
- Loan Amount:** \$1,050,000
- Rate:** 12.5% (net)
- Maturity:** 6 months
- The Project:** The loan is for the acquisition of approximately 7 acres of land on Bundy Canyon Road, which is a major arterial connector between Interstate 215 and Interstate 15 in Wildomar in the county of Riverside, California. Wildomar is adjacent to Murietta.  
  
The subject 7 acres are planned for approximately 27 lots at an average of 7,200 square feet with a minimum lot width of 60 feet. Homes are anticipated to be sold for \$400,000 and up. The site will be master planned with contiguous development parcels to insure a desirable look and feel for the area.
- Collateral:** First Trust Deed on approximately 7 acres of property to be developed into approximately 27 lots. An appraisal has been engaged.
- Loan to Value:** Approximately 39% of the sell out price for the approved mapped lots.
- Guarantees:** The loan will be guaranteed by the principals of the borrower - Tom Hantges and Joe Milanowski. The principals in the transaction have a combined net worth in excess of \$100 million as of 12-31-04.

## USA Capital 702-734-2400

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